

<i>SERFF Tracking Number:</i>	<i>AEGJ-126164692</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42491</i>
<i>Company Tracking Number:</i>	<i>61562TLIC 0509</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Institutional Pamphlet</i>		
<i>Project Name/Number:</i>	<i>Institutional Pamphlet /61562TLIC 0509</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Institutional Pamphlet

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: AEGJ-126164692

SERFF Status: Closed

Co Tr Num: 61562TLIC 0509

Co Status:

Authors: Pamm Davis, Joan
Shumaker

Date Submitted: 05/26/2009

State: ArkansasLH

State Tr Num: 42491

State Status: Filed-Closed

Reviewer(s): Marie Bennett

Disposition Date: 06/01/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Institutional Pamphlet

Project Number: 61562TLIC 0509

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/01/2009

Deemer Date:

Filing Description:

RE: Long Term Care Advertising

NAIC #: 86231

FEIN #: 39-0989781

Form # / Description: 61562TLIC 0509 / Institutional Pamphlet

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Advertising filing
not required in domicile state (Iowa).

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/01/2009

Corresponding Filing Tracking Number:
61562TLIC 0509

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Dear Commissioner Bowman:

Enclosed is the referenced form submitted for your review and approval. This form is not intended to replace any advertising previously approved forms.

This form was created by our corporate offices to give consumers information regarding our company's strength in light of the recent downgrades issued by the commercial ratings entities. It does not solicit any of our insurance products in any way.

This form will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use this form in both paper and electronic form.

We trust that this form will meet with your approval. If you have any questions, please let me know.

Company and Contact

Filing Contact Information

Pamm Davis, Advertising Analyst Trainee	pamdavis@aegonusa.com
P.O. Box 93007	(800) 553-7600 [Phone]
Bedford, TX 76053-3007	(817) 285-3394[FAX]

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

<i>SERFF Tracking Number:</i>	<i>AEGJ-126164692</i>	<i>State:</i>	<i>Arkansas</i>
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Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25 each advertisement
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$25.00	05/26/2009	28099189

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	06/01/2009	06/01/2009

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Disposition

Disposition Date: 06/01/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Institutional Pamphlet		Yes

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Form Schedule

Lead Form Number: 61562TLIC 0509

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	615262TLIC	Advertising	Institutional Pamphlet	Initial		0	Strength Pamphlet filing.pdf

Our Strength in tough times



SPRING/SUMMER 2009

“The underlying performance of our business is strong and we remain vigilant in managing the impact of the financial crisis.”

— Darryl Button
Chief Financial Officer

At Transamerica Life Insurance Company we take very seriously the trust our customers place in us to help ensure their financial security. Since 1906, when the original Transamerica life insurance company was founded, we have navigated through good times and tough times. Throughout our history, our company has remained resilient, strong and dedicated to delivering on our long-term commitments to our customers.

We understand that now, more than ever, you need to feel confident about your financial future. Despite historical changes in the financial markets, our goal has remained the same: to help our customers protect their financial future by offering a wide range of competitive and innovative products and services. We accomplish this by:

- *Delivering on our long-term commitments,*
- *Maintaining a prudent risk management culture,*
- *Implementing effective capital and liquidity strategies, and*
- *Adhering to a sound and disciplined investment philosophy.*

Financial Data

Statutory Basis as of December 31, 2008

(in USD millions)

Total Assets	\$103,871
Total Liabilities	\$97,671
Total Capital and Surplus*	\$6,200

*Includes asset valuation reserve

Financial Strength Ratings*

(as of May 1, 2009)

A.M. Best	A	Excellent (3rd of 16 categories)
Fitch	AA	Very Strong (3rd of 19 categories)
Moody's	A1	Good (5th of 21 categories)
Standard & Poor's	AA-	Very Strong (4th of 21 categories)

*Ratings reflect the current opinion of the relative financial strength and operating performance of the company. Copies of rating reports are available at www.aegonins.com.



Home Office: Cedar Rapids, Iowa

an **AEGON**® company

Delivering on our long-term commitments

At Transamerica, we hold true to our core values of respect, quality, transparency and trust. Our aim is to deliver long-term value and profitable growth – within a proven culture of disciplined risk management. Throughout our history, this approach has been instrumental in driving our solid financial results and it supports our commitment to serving the long-term interests of our customers. Our disciplined approach to pricing our products and managing risk helps ensure profitability and sustainable growth into the future.



A prudent risk management culture

Managing risk is integral to the way we conduct our business. Our dedicated and talented risk management professionals have decades of experience and the expertise to ensure our financial strength is maintained well into the future. They stay abreast of economic changes, following strict risk measuring, reporting and monitoring processes and make adjustments as market conditions warrant. Every step we take is with one goal in mind: honoring our commitments to policyholders.

value



Effective capital and liquidity strategies

Despite unprecedented market volatility, we have maintained strong capital levels and ample liquidity. While we are not immune to events in the financial markets, we have managed our investments to ensure that we have a sufficient level of highly liquid assets in order to meet the cash needs of policyholders and account holders. Liquidity and capital are monitored closely so we can respond quickly to changing market conditions. Even before the financial downturn, we took actions to further strengthen our liquidity position and reduce our risk exposure.

“Our talented and proven investment team is focused on managing risk and delivering value to our customers and shareholders.”

— Eric Goodman
Chief Investment Officer



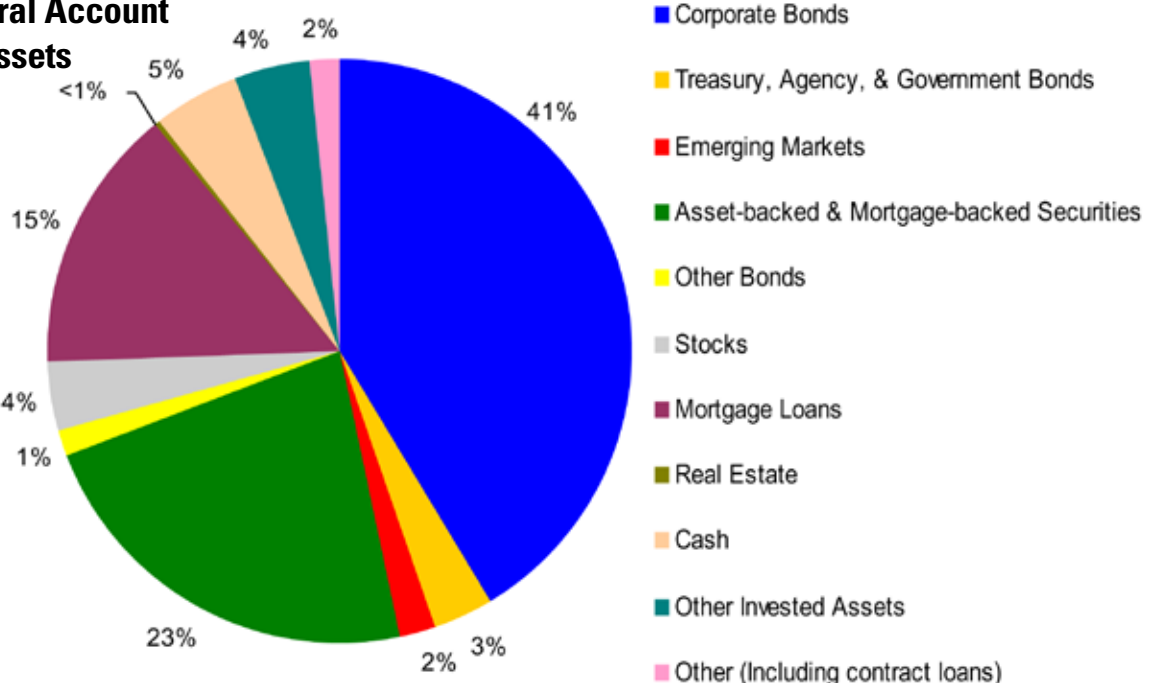
Sound and disciplined investment philosophy

Our investment philosophy is consistent with the nature of our business, which is the financial promise we make to our customers for the future. To ensure we deliver on that promise, we take a long-term and conservative approach to investing the premiums we receive. Our disciplined investment team understands the full spectrum of risk and how to balance risk and reward in order to find the most compelling total return opportunities.

Total General Account Invested Assets

As of 12/31/08:
\$73 billion

Current and
future portfolio
holdings are
subject to risk.

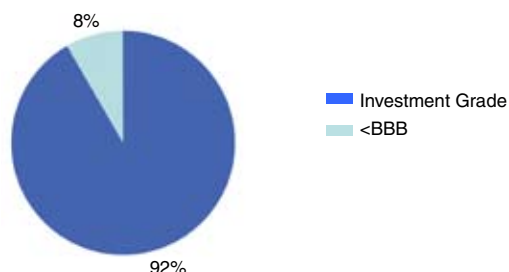
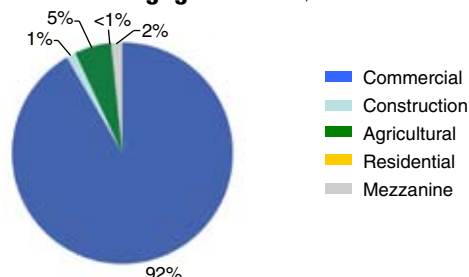
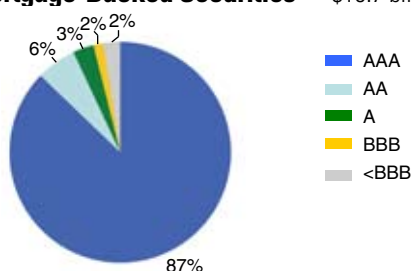
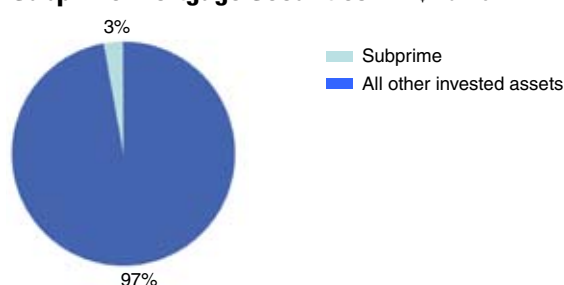


balance

Our investment portfolio is broadly diversified with an emphasis on high quality fixed income and real estate asset classes.

Invested Asset Detail as of 12/31/08

The portfolio is conservatively positioned to limit exposure to below investment grade bonds and subprime securities.

Bond Portfolio = \$51.5 billion**Direct Mortgage Loans** = \$10.9 billion**Commercial and Residential Mortgage-Backed Securities*** = \$10.7 billion**Subprime Mortgage Securities**** = \$2 billion

*Mortgage-backed security that is secured by the loan on a commercial or residential property.

**Asset-backed securities issued by a securitization trust when the leverage credit score of the underlying borrower is below 660 at issuance and second lien mortgages.



Transamerica is an AEGON company. AEGON N.V. is an international life insurance, pension and investment company based in The Hague, the Netherlands with major operations located in the U.S. AEGON has businesses in over 20 markets in the Americas, Europe and Asia and its companies employ nearly 32,000 people and have over 40 million customers across the globe.

Not insured by the FDIC or any federal government agency.

Not a deposit of or guaranteed by any bank, bank affiliate or credit union. May lose value.

Guarantees are based on the claims paying ability of Transamerica. Guarantees do not apply to the performance or safety of the investment options of its variable universal life insurance or variable annuity contracts.

Before investing in a variable annuity or variable universal life insurance policy, consider its investment objectives, risks, charges and expenses. Contact Transamerica for a prospectus containing this information. Read it carefully.

Insurance products issued by: Transamerica Life Insurance Company, Cedar Rapids, IA. Transamerica Capital, Inc. is the underwriting and wholesaling broker/dealer for variable annuity and variable life insurance policies issued by Transamerica Life Insurance Company.

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Rate Information

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